

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Michael D Knight

Debtor(s)

Case No. 15 B 22960

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/02/2015.
- 2) The plan was confirmed on 08/19/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Converted on 10/27/2016.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$11,200.00
Less amount refunded to debtor	\$1,050.00

**NET RECEIPTS:** **\$10,150.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$388.50
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,288.50**

Attorney fees paid and disclosed by debtor: \$1,100.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Infosource	Unsecured	1,905.00	NA	NA	0.00	0.00
Americredit Financial Ser Inc	Unsecured	6,878.00	5,665.60	5,665.60	0.00	0.00
Arnold Scott Harris PC	Unsecured	1.00	NA	NA	0.00	0.00
Brenda Knight	Priority	1.00	NA	NA	0.00	0.00
Cavalry Portfolio Services LLC	Unsecured	365.00	NA	NA	0.00	0.00
Chase CARD	Unsecured	0.00	NA	NA	0.00	0.00
CitiMortgage Inc	Unsecured	0.00	NA	NA	0.00	0.00
Citimortgage INC.	Unsecured	10,010.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	2,000.00	1,639.14	1,639.14	0.00	0.00
ClearSpring Loan Services Inc	Unsecured	0.00	10,009.75	10,009.75	0.00	0.00
Comcast	Unsecured	46.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	211.00	493.07	493.07	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Credit ONE BANK NA	Unsecured	598.00	NA	NA	0.00	0.00
Devon Financial Services Inc	Unsecured	500.00	448.96	448.96	0.00	0.00
Federal National Mortgage	Unsecured	1.00	NA	NA	0.00	0.00
GM Financial	Unsecured	6,836.00	NA	NA	0.00	0.00
Grant & Weber Inc	Unsecured	164.00	NA	NA	0.00	0.00
Grant & Weber Inc	Unsecured	50.00	NA	NA	0.00	0.00
Illinois Bell Telephone Company	Unsecured	426.00	426.20	426.20	0.00	0.00
Illinois Collection Service	Unsecured	75.00	NA	NA	0.00	0.00
InSolve Recovery LLC	Unsecured	660.00	553.74	553.74	0.00	0.00
InSolve Recovery LLC	Unsecured	0.00	475.25	475.25	0.00	0.00
InSolve Recovery LLC	Unsecured	0.00	337.34	337.34	0.00	0.00
InSolve Recovery LLC	Unsecured	398.00	570.60	570.60	0.00	0.00
IRS Priority Debt	Priority	12,338.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	560.00	NA	NA	0.00	0.00
Peoples GAS Light COKE CO	Unsecured	1,284.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	5,348.00	4,494.82	4,494.82	0.00	0.00
Regional Acceptance Corp	Secured	11,268.00	11,301.49	11,301.49	4,765.56	576.71
Resurrection Hospital	Unsecured	20.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Santanna Energy-Resident	Unsecured	476.00	NA	NA	0.00	0.00
Secretary of State	Unsecured	1.00	NA	NA	0.00	0.00
Seterus	Secured	212,062.00	0.00	0.00	0.00	0.00
Seterus	Secured	6,066.00	0.00	6,066.00	1,519.23	0.00
T Mobile USA	Unsecured	1,905.00	NA	NA	0.00	0.00
TCF National Bank	Unsecured	777.00	NA	NA	0.00	0.00
Wow Internet & Cable	Unsecured	169.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$6,066.00	\$1,519.23	\$0.00
Debt Secured by Vehicle	\$11,301.49	\$4,765.56	\$576.71
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$17,367.49</b>	<b>\$6,284.79</b>	<b>\$576.71</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$25,114.47</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,288.50</u>
Disbursements to Creditors	<u>\$6,861.50</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$10,150.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/27/2017

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.